

United States Bankruptcy Court

District of Arizona

Case No. 2:10-bk-16471-RJH

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JUDITH MARIAN JONES
16648 E KINGSTREE BLVD
FOUNTAIN HILLS, AZ 85268

Social Security / Individual Taxpayer ID No.:

xxx-xx-2080

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/5/10

Randolph J. Haines
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 10-16471

User: taylore
Form ID: bl8

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Total Noticed: 40

Date Rcvd: Nov 05, 2010

The following entities were noticed by first class mail on Nov 07, 2010.

db +JUDITH MARIAN JONES, 16648 E KINGSTREE BLVD, FOUNTAIN HILLS, AZ 85268-5425
cr +++ECAST SETTLEMENT CORPORATION, P O BOX 35480, NEWARK, NJ 07193-5480
cr +++RECOVERY MANAGEMENT SYSTEMS CORPORATION, 25 SE 2ND AVE #1120, MIAMI, FL 33131-1605
cr +Senita Community Association, Carpenter Hazlewood Delgado & Wood, PLC,
1400 E. Southern Avenue, Suite 400, Tempe, AZ 85282-5693
9305878 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
9359489 +BAC HOME LOAN SERVICING, L.P., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
9328498 Bank of America, 140894501, P.O. Box 10219, Van Nuys, CA 91410-0219
9328492 Bank of America, 140894493, P.O. Box 5170, Simi Valley, CA 93062-5170
9328488 +California Reconveyance Company, Loan #54304068991, 9200 Oakdale Avenue N II 0612,
Chatsworth, CA 91311-6500
9489447 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 248839,
Oklahoma City, OK 73124-8839
9328485 +Chase Bank, 5304068991, 4500 Cherry Creek South Dr #410, Glendale, CO 80246-1531
9294591 +++Compass Bank (Unsecured), PO Box 201347, Arlington TX 76006-1347
9474757 +GRABEL COMPANIES, 2631 PAYSPPHERE CIRCLE, CHICAGO IL 60674-0001
9328487 +Greenpoint Mortgage, 0203194519, 2300 Brookstone Centre Pkwy, Columbus, GA 31904-4500
9328494 +Lakeshore At Anderson Springs, Homeowners Association, Waldron Law Group,
1801 S Extension Rd #124, Mesa, AZ 85210-5034
9328489 +MERS, Loan #54304068991, 7301 Baymeadows Way, Jacksonville, FL 32256-6826
9598270 +Senita Community Association, c/o Carpenter Hazlewood Delgado & Wood,
1400 E. Southern Ave., Ste. 400, Tempe, AZ 85282-5693
9328493 +Senita Community Association, The Brown Law Group, 190 W. Magee # 182,
Tucson, AZ 85704-6486
9328497 +++Senita Community Association, 1901 E University Dr #440, Mesa, AZ 85203-8238
9405040 +U.S. Bank, National Association as trustee, c/o Chase Home Finance, LLC, Attn: OH4-7302,
3415 Vision Drive, Columbus, OH 43219-6009
9405039 +U.S. Bank, National Association as trustee, c/o Pite Duncan, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921

The following entities were noticed by electronic transmission on Nov 05, 2010.

tr EDI: QANEMETH.COM Nov 05 2010 20:33:00 ANDREW S. NEMETH, PO BOX 30130,
PHOENIX, AZ 85046-0130
smg EDI: AZDEPREV.COM Nov 05 2010 20:28:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
9359895 +EDI: AZDEPREV.COM Nov 05 2010 20:28:00 ARIZONA DEPARTMENT OF REVENUE,
SPECIAL OPERATIONS UNIT, 1600 W. MONROE 7TH FLOOR, PHOENIX, AZ 85007-2612
9328496 +EDI: AMEREXPR.COM Nov 05 2010 20:28:00 American Express, 371539046801005, P.O. Box 6618,
Omaha, NE 68106-0618
9428016 +EDI: ACCE.COM Nov 05 2010 20:28:00 Asset Acceptance LLC, Po Box 2036,
Warren MI 48090-2036
9474700 +EDI: BANKAMER2.COM Nov 05 2010 20:28:00 BANK OF AMERICA, PO BOX 15726,
WILMINGTON DE 19886-5726
9328490 EDI: BANKAMER2.COM Nov 05 2010 20:28:00 Bank of America, 6819-9003-719899, P.O. Box 30750,
Los Angeles, CA 90030-0750
9474702 +EDI: CAPITALONE.COM Nov 05 2010 20:28:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY UT 84130-0285
9474701 +EDI: CAPITALONE.COM Nov 05 2010 20:28:00 CAPITAL ONE, PO BOX 60599,
CITY OF INDUSTRY CA 91716-0599
9474703 +EDI: CHASE.COM Nov 05 2010 20:28:00 CHASE BANK, PO BOX 94014, PALATINE IL 60094-4014
9474752 +E-mail/Text: Bankruptcy@BBVACompass.com COMPASS BANKCARD, PO BOX 2210,
DECATUR AL 35699-0001
9298640 +E-mail/Text: Bankruptcy@BBVACompass.com Compass Bank, P.O. Box 10566,
Birmingham, AL 35296-0001
9474754 EDI: DISCOVER.COM Nov 05 2010 20:23:00 DISCOVER CARD, PO BOX 30395,
SALT LAKE CITY UT 84130
9328491 EDI: DISCOVER.COM Nov 05 2010 20:23:00 Discover Card, 6011 0008 7333 0470, P.O. Box 30943,
Salt Lake City, UT 84130
9335224 EDI: DISCOVER.COM Nov 05 2010 20:23:00 Discover Bank, Dfs Services LLC, PO Box 3025,
New Albany, OH 43054-3025
9328486 EDI: IRS.COM Nov 05 2010 20:33:00 IRS, 526082080, P.O.Box 249, Memphis, TN 38101-0249
9346332 +E-mail/Text: bknotice@ncmlc.com National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA
9402971 EDI: RECOVERYCORP.COM Nov 05 2010 20:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
9328495 +EDI: WFFC.COM Nov 05 2010 20:28:00 Wellsfargo Card Services, 4465 4201 7043 3882,
P.O. Box 9210, Des Moines, IA 50306-9210

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank, National Association as trustee for WAM
cr* +BAC HOME LOAN SERVICING, L.P., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
9690682* +U.S. Bank, National Association as trustee, c/o Pite Duncan, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

District/off: 0970-2
Case: 10-16471

User: taylore
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.